	Application No.	Applicant(s)
Notice of Allowability	00/750 000	
	09/753,982 Examiner	RIGOLE, ROD Art Unit
	CUONG H. NGUYEN	3661
The MAILING DATE of this communication appears on the cover sheet with the correspondence address All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS. This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.		
1. This communication is responsive to the amendment received on 6/30/2006.		
2. The allowed claim(s) is/are 12, 16-19; they are renumbered as claims 1-5; formal drwaings are accepted.		
 3. ☐ Acknowledgment is made of a claim for foreign priority uner a) ☐ All b) ☐ Some* c) ☐ None of the: 1. ☐ Certified copies of the priority documents have 		
2. Certified copies of the priority documents have been received in Application No		
3. Copies of the certified copies of the priority documents have been received in this national stage application from the		
International Bureau (PCT Rule 17.2(a)).		
* Certified copies not received:		
Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application. THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.		
4. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.		
5. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.		
(a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached		
1) hereto or 2) to Paper No./Mail Date		
(b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date		
Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).		
6. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.		
Attachment(s)	5 	
 Notice of References Cited (PTO-892) Notice of Draftperson's Patent Drawing Review (PTO-948) 		Patent Application (PTO-152)
2. Induce of Draitperson's Patent Drawing Review (P10-948)	6. ☐ Interview Summary Paper No./Mail Dat	te .
 Information Disclosure Statements (PTO-1449 or PTO/SB/0 Paper No./Mail Date 		ment/Comment
Examiner's Comment Regarding Requirement for Deposit of Biological Material	8. X Examiner's Stateme	ent of Reasons for Allowance
	9.	
	•	CUONG H. NGUYEN Primary Examiner Art Unit: 3661

DETAILED ACTION

- 1. This Office Action is the answer to the amendment (after-final) received on 6/30/2006.
- 2. Claims 12, and 16-19 are pending; claims 1-11, and 13-15 were canceled.

Drawings

3. The submitted formal drawings are accepted by the examiner.

Allowable Subject Matter and Reason for Allowance

- 4. Independent claim 12 is allowable over a closest available prior art of Mikurak because this reference does not disclose, besides other limitations, a method carried out through an interchange party computer system (IPCS) network communicating with a plurality of participating party computer systems, the IPCS presenting to participating party computer systems, an electronic page including information about service offerings for a plurality of service sectors, and one page including a user interface allowing a consumer to:
- create a consumer profile and electronically transmit the profile to the IPCS so that matching offers for service may be determined through the IPCS, the IPCS maintaining a record of enrollments established between consumer and service provider participating parties, then request automatic notification of offers of service programs matching a consumer profile created for a consumer; and receiving a consumer profile data input through the user interface for the above items.

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5. Independent claims 16-18 are allowable over a closest available prior art of Mikurak because this reference does not disclose, besides other limitations, a method carried out through an interchange party computer system (IPCS) network, comprising:

- receiving consumer profile data from a consumer computer system, the profile containing data usable by the IPCS to query database of service programs for services that match the profile to a predetermined degree, the database holding queryable data for a plurality of service programs under a plurality of service sectors, each sector being represented by service programs from a plurality of service providers wherein the IPCS presents information in the nature of at least two notices of enrollment that are electronically returned to a computer system for the consumer submitting the profile data, each notice being contained on a different electronic page and for different service sectors and each notifying the user of enrollment in a service program for a service under the respective service sectors.

- 6. Independent claim 19 is allowable over a closest available prior art of Mikurak because this reference does not disclose, besides other limitations, a method carried out through an interchange party computer system (IPCS) network, utilizing:
- a Pooling Module for providing a group of consumers' benefits for group transactions with a service provider.
- 7. Claim 20 is allowable because it is dependent on allowed claim 19.

Conclusion

- 8. Claims 12, and 16-20 are patentable; they are renumbered as claims 1-6.
- 9. The attached prior art have related subject matter to this pending application; however, they also do not disclose above allowance reason.

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10. Any inquiry concerning this communication or earlier communications from the examiner should be directed to CUONG H. NGUYEN whose telephone number is 571-272-6759. The examiner can normally be reached on 9:00 am - 5:30 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, THOMAS G. BLACK can be reached on 571-272-6956. The Rightfax number for the examiner where this application is assigned is 571-273-6759.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

CUONG H. NGU Primary Examiner Art Unit 3661